

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Jamie L. Palashoff**  
**aka Jamie L. Jowers, aka Jamie Lynn Palashoff, aka Jamie**  
**Lynn Jowers**  
Debtor(s)

Bankruptcy Case No.: 17-23459-GLT  
Issued Per 11/19/2020 Proceeding  
Chapter: 13  
Docket No.: 77 – 53  
Concil. Conf.: November 19, 2020 at 11:00 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated September 24, 2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$833.00 as of December, 2020. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Nov. 19, 2020 at 11:00 AM, in remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteedpa.com.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: The secured claim(s) of the following creditor(s) shall govern, and then following all allowed post-petition payment change notices filed of record: Claim No. 5 of MidFirst Bank.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge  
United States Bankruptcy Court

Dated: November 20, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:  
Jamie L. Palashoff  
Debtor(s)

Case No. 17-23459-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 20, 2020

User: dbas  
Form ID: 149

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Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2020:

Recip ID	Recipient Name and Address
db	+ Jamie L. Palashoff, 3209 Villawood Ave, Pittsburgh, PA 15227-3035
cr	+ Borough of Brentwood/Brentwood School District, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
14788181	+ Balance Recovery, Inc., PO Box 17, Imperial, PA 15126-0017
14717536	+ Borough of Brentwood/Brentwood School District, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
15293013	+ Boyer & Pentek, Inc., Attn: Josh Boyer, 503 Reba Street, McKeesport, PA 15132-7337
15292681	Boyer & Pentek, Inc., Attn: Josh Boyer, McKeesport, PA 15132
14684368	++ COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477 address filed with court:, Collection Service Center, 250 Mt Lebanon Blvd Ste 420, Pittsburgh, PA 15122
14684370	Collection Service Center, Inc., PO Box 560, New Kensington, PA 15068-0560
14684371	+ Commonwealth Financial Systems, Inc., 245 Main St, Dickson City, PA 18519-1641
14684372	+ Commonwealth of Pennsylvania, County of Allegheny, Honorable Ralph E. Kaiser, 5001 Curry Rd, Pittsburgh, PA 15236-2569
14684374	+ Debt Recovery Solutions, LLC, 6800 Jericho Turnpike, Suite 113E, Syosset, NY 11791-4401
14684375	+ First Premier Bank, 601 S. Minnesota Avenue, Sioux Falls, SD 57104-4868
14788182	+ Hudson & Keys, 382 Blackbrook Road, Painesville, OH 44077-1294
14788185	+ Kurt S. Freedman, Balance Recovery, Inc., PO Box 17, Imperial, PA 15126-0017
14684378	+ Michael M. Bianco, 4232 Brownsville Rd, Pittsburgh, PA 15227-3330
15122657	+ MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15033712	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
14684381	+ Pacific Union Financial, 1603 LBJ Freeway, Suite 500, Farmers Branch, TX 75234-6071
14684383	Ralph Gulko, Esq., Pressler and Pressler LLP, 7 Entin Road, Parsippany, NJ 07054-5020
14788186	+ Ronald Amato, Esq., Amato and Associates, P.C., 107 North Commerce Way, Bethlehem, PA 18017-8913
14684384	+ T. John Kuehn, 1201 Broughton Rd, Pittsburgh, PA 15236-3451
14749164	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 22

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 21 2020 01:32:40	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14684365	+ Email/Text: bankruptcy@usecapital.com	Nov 21 2020 01:45:00	Capital Accounts, PO Box 140065, Nashville, TN 37214-0065
14684366	+ Email/Text: bankruptcy@usecapital.com	Nov 21 2020 01:45:00	Capital Accounts, 2120 Crestmoor Rd, Nashville, TN 37215-2654
14684376	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 21 2020 01:44:00	Internal Revenue Service, Centralized Insolvency, Operations, P.O. Box 7346, Philadelphia, PA 19101-7346

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14684377	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 21 2020 01:32:41	LVNV Funding LLC, PO Box 10497, Greenville, SC 29603-0497
14829774	Email/PDF: resurgentbknotifications@resurgent.com	Nov 21 2020 01:31:25	LVNV Funding LLC C/O Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14746529	Email/PDF: resurgentbknotifications@resurgent.com	Nov 21 2020 01:32:40	LVNV Funding LLC, C/O Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675
14730470	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 21 2020 01:44:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14788183	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 21 2020 01:44:00	Midland Funding, LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
14696290	Email/PDF: cbp@onemainfinancial.com	Nov 21 2020 01:31:19	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14684379	+ Email/PDF: cbp@onemainfinancial.com	Nov 21 2020 01:31:20	OneMain, Attn: Bankruptcy, 601 NW 2nd St, Evansville, IN 47708-1013
14684380	+ Email/PDF: cbp@onemainfinancial.com	Nov 21 2020 01:31:20	OneMain Financial, PO Box 1010, Evansville, IN 47706-1010
14772806	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 21 2020 01:33:55	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14684382	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 21 2020 01:44:00	Pennsylvania Dept of Revenue, Bankruptcy/Collection Unit, 10th Floor Strawberry Square, 4th & Walnut Streets, Harrisburg, PA 17128-0001
14720193	+ Email/Text: JCAP_BNC_Notices@jcap.com	Nov 21 2020 01:44:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		MidFirst Bank
cr		Nationstar Mortgage LLC dba Mr. Cooper et al.
cr		Pacific Union Financial, LLC
14752152		Duquesne Light Company
14684369	*P++	COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477, address filed with court:, Collection Service Center, PO Box 13446, Pittsburgh, PA 15243-0446
14788184	##	Arthur Lashin, Esq., Hayt, Hayt, & Landau, LLC, 123 S. Broad Street, Philadelphia, PA 19109-1003
14684367	#####	CENTRAL CREDIT SERVICES, 2070 LITTLE HILLS EXPY, SAINT CHARLES MO 63301-3708, address filed with court:, Central Credit Services, 20 Corporate Park Hills Dr, Saint Charles, MO 63301
14684373	##+	Debt Recovery Solutions, 900 Merchants Concourse, Westbury, NY 11590-5142
14740012	##+	Pacific Union Financial, LLC, 7880 Bent Branch Drive #100, Irving, TX 75063-6046

TOTAL: 5 Undeliverable, 1 Duplicate, 4 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0315-2

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**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 22, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2020 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor Pacific Union Financial LLC bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Brentwood/Brentwood School District jhunt@grblaw.com cnoroski@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Kevin Scott Frankel	on behalf of Creditor Nationstar Mortgage LLC dba Mr. Cooper et al. pabk@logs.com
Mark G. Moynihan	on behalf of Debtor Jamie L. Palashoff mark@moynihanlaw.net moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com
Nicole Bernadette Labletta	on behalf of Creditor Nationstar Mortgage LLC dba Mr. Cooper et al. Nlabletta@pincuslaw.com brausch@pincuslaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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